

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Nathan Tyler Guise
Ashley L. Guise
Debtors

Case No. 16-03836-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: PRadginsk
Form ID: 3180W

Page 1 of 3
Total Noticed: 55

Date Rcvd: Sep 30, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 02, 2019.

db/jdb
4833971 #+Nathan Tyler Guise, Ashley L. Guise, 2918 Milky Way, Dover, PA 17315-4571
4875165 +AR Resources, 1777 Sentry Pkwy. W, Blue Bell, PA 19422-2206
4833973 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
4833975 +Bureau of Account Management, 3607 Rosemont Ave, Suite 502, Camp Hill, PA 17011-6943
4838890 CAC Financial Corp, 2601 NW Expressway, Suite 1000 East, Oklahoma city, OK 73112-7236
4833978 +Citizens Bank N.A., 1 Citizens Drive Mailstop ROP15B, Riverside, RI 02915-3026
4833979 +Department of Education Navient, po box 9635, po box 9500, wilkes barre, PA 18773-9500
4833983 +Diana Hutchinson, 2956 smoketown rd, fayetteville, PA 17222-9742
4833986 +Financial Recoveries, 200 E Park DR. Suite 100, Mount Laurel, NJ 08054-1297
4833988 +Gettysburg Hospital Wellspan, 147 gettys st, gettysburg, PA 17325-2536
4833990 Hershey Medical Center, po box 854, mail code a410, hershey, PA 17033-0854
4845214 M & T Bank, p.o box 62986, Baltimore, MD 21264-2986
4834001 Navient Solutions, Inc. on behalf of, United Student Aid Funds, Inc.,
Attn: Bankruptcy Litigation Unit E3149, PO Box 9430, Wilkes Barre, PA 18773-9430
4834007 PSECU, 1 credit union place, po box 67012, harrisburg, PA 17106-7012
4876308 +Trojan Professional Services, 4410 W Cerritos Ave, Los Alamitos, CA 90720-2549
U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184,
Harrisburg, PA 17106-9184
4834008 US Department of Education, po box 3661, harrisburg, PA 17105-3661
5064761 United Student Aid Funds, Inc (USAF), PO Box 8961, Madison WI 53708-8961
4834011 +York Hospital, 1001 s george st, york, PA 17403-3645
4833974 +bureau of account management, 3607 rosemont avenue, suite 502 po box 8875,
camp hill, PA 17011-6904
4833977 citizens one auto financial, po box 42113, providence, RI 02940-2113
4833984 financial recoveries, po box 1388, mt laurel, NJ 08054-7388
4833991 memorial hospital, 1605 valley center pkwy, suite 200, bethlehem, NJ 18017-2345
4833992 memorial hospital, 1605 valley center pkwy, suite 200, bethlehem, PA 18017-2345
4833995 pa emergency physicians, po box 975213, dallas, TX 75397-5213
4833996 pasi, po box 188, brentwood, TN 37024-0188
4833999 penn credit, 916 s 14th st, po box 988, harrisburg, PA 17108-0988
4834010 +verizon wireless, po box 142589, austin, TX 78714-2589

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
cr

EDI: RECOVERYCORP.COM Sep 30 2019 23:18:00 Recovery Management Systems Corporation,
25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605
4833972 EDI: BANKAMER.COM Sep 30 2019 23:18:00 Bank of America, po box 15019,
Wilmington, DE 19886-5019
4833976 EDI: RMSC.COM Sep 30 2019 23:18:00 Care Credit Synchrony Financial, po box 960061,
orlando, FL 32896-0061
4875863 +EDI: WFNNB.COM Sep 30 2019 23:18:00 Comenity Capital Bank/Paypal Credit,
c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
4833981 EDI: DISCOVER.COM Sep 30 2019 23:18:00 Discover Card, po box 3008,
new albany, OH 43054-3008
4833980 EDI: DIRECTV.COM Sep 30 2019 23:18:00 Direct TV, po box 5007,
carol stream, IL 60197-5007
4873805 EDI: DIRECTV.COM Sep 30 2019 23:18:00 Directv, LLC, by American InfoSource LP as agent,
PO Box 5008, Carol Stream, IL 60197-5008
4836165 EDI: DISCOVER.COM Sep 30 2019 23:18:00 Discover Bank, Discover Products Inc,
PO Box 3025, New Albany, OH 43054-3025
4844345 E-mail/Text: camanagement@mtb.com Sep 30 2019 19:40:47 M&T Bank, P.O. Box 840,
Buffalo, NY 14240-0840
4833994 EDI: NAVIENTFKASMSERV.COM Sep 30 2019 23:18:00 Navient Private Loan Trust, po box 9640,
wilkes-barre, PA 18773-9640
4861863 EDI: NAVIENTFKASMSERV.COM Sep 30 2019 23:18:00 Navient Solutions, Inc., P.O. Box 9640,
Wilkes-Barre, PA 18773-9640
4867805 EDI: NAVIENTFKASMSERV.COM Sep 30 2019 23:18:00 Navient Solutions, Inc. on behalf of,
Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
4875947 EDI: PRA.COM Sep 30 2019 23:18:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
4834000 EDI: PRA.COM Sep 30 2019 23:18:00 portfolio recovery associates, 120 corporate blvd,
norfolk, VA 23502
4859889 +E-mail/Text: bankruptcynotices@psecu.com Sep 30 2019 19:41:23 PSECU, PO BOX 67013,
HARRISBURG, PA 17106-7013
4834002 +E-mail/Text: bankruptcynotices@psecu.com Sep 30 2019 19:41:23 PSECU, 1 credit union pl,
harrisburg, PA 17110-2912
4833998 EDI: RMSC.COM Sep 30 2019 23:18:00 Paypal Credit, po box 105658, atlanta, GA 30348-5658
4834267 EDI: RECOVERYCORP.COM Sep 30 2019 23:18:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
5109987 +E-mail/Text: bncmail@w-legal.com Sep 30 2019 19:41:13 SYNCHRONY BANK,
c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
5109988 +E-mail/Text: bncmail@w-legal.com Sep 30 2019 19:41:13 SYNCHRONY BANK,
c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121,
SYNCHRONY BANK, c/o Weinstein & Riley, P.S. 98121-3132

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

4834004 EDI: RMSC.COM Sep 30 2019 23:18:00 Sams Club Synchrony bank, po box 530942,
atlanta, GA 30353-0942
4872714 +EDI: RMSC.COM Sep 30 2019 23:18:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
PO Box 41021, Norfolk VA 23541-1021
5064761 E-mail/Text: GUARBKE-courtdocs@ascendiumeducation.org Sep 30 2019 19:39:23
United Student Aid Funds, Inc (USAF), PO Box 8961, Madison WI 53708-8961
5033791 EDI: ECAST.COM Sep 30 2019 23:18:00 eCAST Settlement Corporation, PO Box 29262,
New York NY 10087-9262, eCAST Settlement Corporation, PO Box 29262,
New York NY 10087-9262
5033790 EDI: ECAST.COM Sep 30 2019 23:18:00 eCAST Settlement Corporation, PO Box 29262,
New York NY 10087-9262
4833987 +E-mail/Text: julie.baughner@pinnaclehealth.org Sep 30 2019 19:39:53 hanover hospital,
300 highland ave., hanover, PA 17331-2203
4834005 EDI: SWCR.COM Sep 30 2019 23:18:00 southwest credit, 4120 international pkwy,
suite 1100, carroliton, TX 75007-1958
4834006 +EDI: RMSC.COM Sep 30 2019 23:18:00 synchrony bank lowes credit card, 200 crossing blvd,
bridgewater, NJ 08807-2861

TOTAL: 28

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400,
Seattle, WA 98121-3132
cr* eCAST Settlement Corporation, PO Box 29262, New York, NY 10087-9262
4833982* ++DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025
(address filed with court: Discover Card, po box 3008, new albany, OH 43054-3008)
4833989* Hershey Medical Center, po box 854, mail code a410, hershey, PA 17033-0854
4834012* +York Hospital, 1001 s george st, york, PA 17403-3645
4834013* +York Hospital, 1001 s george st, york, PA 17403-3645
4834014* +York Hospital, 1001 s george st, york, PA 17403-3645
4834015* +York Hospital, 1001 s george st, york, PA 17403-3645
4834016* +York Hospital, 1001 s george st, york, PA 17403-3645
4834017* +York Hospital, 1001 s george st, york, PA 17403-3645
4833985* financial recoveries, po box 1388, mt laurel, NJ 08054-7388
4833993* +memorial hospital, 1605 valley center pkwy, suite 200, bethlehem, PA 18017-2345
4833997* pasi, po box 188, brentwood, TN 37024-0188
4834003 ##+Renew Financial AFC First, 1005 brookside rd, Suite 200 ,po box 3558,
allentown, PA 18106-9028
4834009 ##USA Funds, po box 6028, indianapolis, IN 46206-6028

TOTALS: 0, * 13, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 02, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 30, 2019 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com
James Warmbrodt on behalf of Creditor Lakeview Loan Servicing, LLC bkgroup@kmlawgroup.com
Joshua I Goldman on behalf of Creditor Lakeview Loan Servicing, LLC bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
Stephen Wade Parker on behalf of Debtor 2 Ashley L. Guise Mooneybkecf@gmail.com,
R61895@notify.bestcase.com
Stephen Wade Parker on behalf of Debtor 1 Nathan Tyler Guise Mooneybkecf@gmail.com,
R61895@notify.bestcase.com
Thomas I Puleo on behalf of Creditor Lakeview Loan Servicing, LLC tpuleo@kmlawgroup.com,
bkgroup@kmlawgroup.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1 **Nathan Tyler Guise**
First Name Middle Name Last Name
Debtor 2 **Ashley L. Guise**
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Middle District of Pennsylvania**
Case number: **1:16-bk-03836-HWV**

Social Security number or ITIN **xxx-xx-4577**
EIN --
Social Security number or ITIN **xxx-xx-3191**
EIN --

Order of Discharge

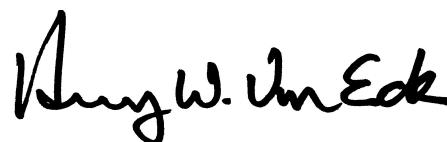
12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Nathan Tyler Guise

Ashley L. Guise
fka Ashley Lynn Kinard

By the
court:

9/30/19Honorable Henry W. Van Eck
United States Bankruptcy Judge

By: PRadginsk, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.